CLAIMS

What is claimed is:

1   1.   A system to integrate a defined contribution plan with a health plan

2   comprising:

3   a claim processing system;

4   a health plan management software module; and

5   a defined contribution management software module integrated with the health

6   plan management software module, both the health plan management and defined

7   contribution software modules operable by the claim processing system to:

8   create a defined contribution application for the health plan to allow for

9   the entry of information for the defined contribution plan;

10   link defined contribution plan information to the health plan; and

11   establish allocation rules and amounts for the defined contribution plan.

1   2.   The system of claim 1, further comprising a claim processing defined

2   contribution software module integrated with a health plan claim processing software

3   module, both the health plan claim processing and defined contribution claim

4   processing software modules operable by the claim processing system to:

5   perform claim processing; and

6   determine a claim payment for a member based on the defined contribution

7   plan.

1   3.   The system of claim 1, wherein the health plan claim processing and

2   defined contribution claim processing software modules store a record of a claim

3   payment for the defined contribution plan for access by a member, provider, employer,

4   broker or employee of the health plan.

1   4.   The system of claim 3, further comprising a network interface to couple

2   the claim processing system to a network, wherein a member of the health plan

3   utilizing a computing device accesses a record of a claim payment for the defined

4   contribution plan through the network.

1   5.   The system of claim 1, wherein the defined contribution plan is a Health

2   Reimbursement Arrangement (HRA) account.

1   6.   The system of claim 5, wherein establishing allocation rules and

2   amounts for the HRA comprises defining parameters including at least one of copays,

3   deductibles, coinsurance, and patient liability portions that are considered for payment

4   by the HRA during claim processing.

1   7.   The system of claim 5, wherein establishing allocation rules and

2   amounts for the HRA comprises defining a member's allocation amount and tier.

1   8.   The system of claim 5, wherein establishing allocation rules and

2   amounts for the HRA comprises determining whether HRA allocated amounts are to be

3   carried over.

1   9.   The system of claim 1, wherein the defined contribution plan is a

2   Flexible Spending Account (FSA) account.

1   10.   The system of claim 9, wherein establishing allocation rules and

2   amounts for the FSA comprises defining parameters including at least one of an FSA

3   allocation amount and a claim submission method that are considered during FSA

4   claim processing.

1   11.   A method to integrate a defined contribution plan with a health plan

2   comprising:

3   creating a defined contribution application for the health plan to allow

4   for the entry of information for the defined contribution plan;

5   linking defined contribution plan information to the health plan; and

6   establishing allocation rules and amounts for the defined contribution

7   plan.

1   12.   The method of claim 11, further comprising performing claim

2   processing utilizing the defined contribution plan.

1   13.   The method of claim 12, wherein performing claim processing utilizing
2   the defined contribution plan includes determining a claim payment to a member based
3   on the defined contribution plan.

1   14.   The method of claim 13, further comprising storing a record of a claim
2   payment for the defined contribution plan for access by a member.

1   15.   The method of claim 14, wherein a member, provider, employer, broker
2   or employee of the health plan utilizing a computing device accesses a record of the
3   claim payment for the defined contribution plan through a network.

1   16.   The method of claim 11, wherein the defined contribution plan is a
2   Health Reimbursement Arrangement (HRA) account.

1   17.   The method of claim 16, wherein establishing allocation rules and
2   amounts for the HRA comprises defining parameters including at least one of copays,
3   deductibles, coinsurance, and patient liability portions that are considered for payment
4   by the HRA during claim processing.

1   18.   The method of claim 16, wherein establishing allocation rules and
2   amounts for the HRA comprises defining a member's allocation amount and tier.

1   19.   The method of claim 16, wherein establishing allocation rules and
2   amounts for the HRA comprises determining whether HRA allocated amounts are to be
3   carried over.

1   20.   The method of claim 11, wherein the defined contribution plan is a
2   Flexible Spending Account (FSA) account.

1   21.   The method of claim 20, wherein establishing allocation rules and
2   amounts for the FSA comprises defining parameters including at least one of an FSA
3   allocation amount and a claim submission method that are considered during FSA
4   claim processing.

1   22.   A machine-readable medium having stored thereon instructions, which

2 when executed by a machine, cause the machine to perform the following operations

3 comprising:

4   creating a defined contribution application for the health plan to allow

5   for the entry of information for the defined contribution plan;

6   linking defined contribution plan information to the health plan; and

7   establishing allocation rules and amounts for the defined contribution

8   plan.

1   23.   The machine-readable medium of claim 22, further comprising

2 performing claim processing utilizing the defined contribution plan.

1   24.   The machine-readable medium of claim 23, wherein performing claim

2 processing utilizing the defined contribution plan includes determining a claim payment

3 to a member based on the defined contribution plan.

1   25.   The machine-readable medium of claim 24, further comprising storing a

2 record of a claim payment for the defined contribution plan for access by a member.

1   26.   The machine-readable medium of claim 25, wherein a member of the

2 health plan utilizing a computing device accesses a record of the claim payment for the

3 defined contribution plan through a network.

1   27.   The machine-readable medium of claim 22, wherein the defined

2 contribution plan is a Health Reimbursement Arrangement (HRA) account.

1   28.   The machine-readable medium of claim 27, wherein establishing

2 allocation rules and amounts for the HRA comprises defining parameters including at

3 least of one copays, deductibles, coinsurance, and patient liability portions that are

4 considered for payment by the HRA during claim processing.

1   29.   The machine-readable medium of claim 27, wherein establishing

2 allocation rules and amounts for the HRA comprises defining a member's allocation

3 amount and tier.

1   30.   The machine-readable medium of claim 27, wherein establishing

2 allocation rules and amounts for the HRA comprises determining whether HRA

3 allocated amounts are to be carried over.

1   31.   The machine-readable medium of claim 22, wherein the defined

2 contribution plan is a Flexible Spending Account (FSA) account.

1   32.   The machine-readable medium of claim 31, wherein establishing

2 allocation rules and amounts for the FSA comprises defining parameters including at

3 least of one an FSA allocation amount and a claim submission method that are

4 considered during FSA claim processing.